

Approved For Release 2006/12/07 : CIA-RDP86-00964R000100040020-1

1984

THE ANNUAL MEETING OF

YOUR

GOVERNMENT

EMPLOYEES

HEALTH

ASSOCIATION

Incorporated Under the Laws of the District of Columbia in
the interest of Insurance Protection for Agency Employees

Approved For Release 2006/12/07 : CIA-RDP86-00964R000100040020-1

GOVERNMENT EMPLOYEES HEALTH ASSOCIATION

1983/84 BOARD OF DIRECTORS

REPRESENTING ALL AGENCY COMPONENTS

DCI JAMES N. GLERUM

DDO WILLIAM F. DONNELLY
ROBERT MAGEE

STAT

DDA

NFAC

STAT

DDS&T

ROBERT T. KOHLER

STAT

LEGAL ADVISOR:

MEDICAL ADVISOR:

STAT

Approved For Release 2006/12/07 : CIA-RDP86-00964R000100040020-1

THE FOLLOWING ASSOCIATION OF OFFICERS ARE APPOINTED BY
THE BOARD OF DIRECTORS

PRESIDENT

VICE PRESIDENT

SECRETARY/TREASURER



STAT

PROVIDING A VARIETY OF INSURANCE PLANS

--LIFE INSURANCE

UBLIC
FEGLI
WAEPA

--HEALTH INSURANCE

ASSOCIATION BENEFIT PLAN (HOSPITAL, MEDICAL & SURGICAL)
CONTRACT HOSPITALIZATION
SPECIFIED DREAD DISEASE PLAN

--DISABILITY INSURANCE (INCOME REPLACEMENT PLAN)

--ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (24 HOUR FAP)

--TRAVEL INSURANCE

AIR FLIGHT TRIP
MILITARY AIR FLIGHT TRIP

ENROLLMENT AND CLAIMS

1983

86,552

86,349

\$27,012,771

\$26,854,116

\$23,980,899

\$23,907,342

ASSOCIATION BENEFIT PLAN

STAT

CONTRACT PLAN

149

203

\$158,655.00

\$73,577.00

MEMBERS

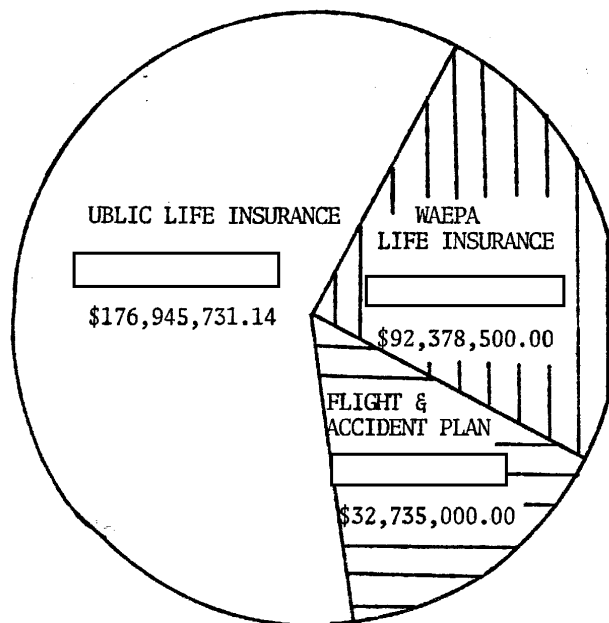
CLAIMS

PREMIUMS

BENEFITS

\$302,059,231.14 OF LIFE INSURANCE IN FORCE

31 DECEMBER 1983



STAT
STAT

STAT

*Enrollment in the Association Benefit Plan for 1983 was 325 more than 31 December 1982 figure.

*Enrollment in the Contract Health Plan for 1983 was 12 more than the 31 December 1982 figure.

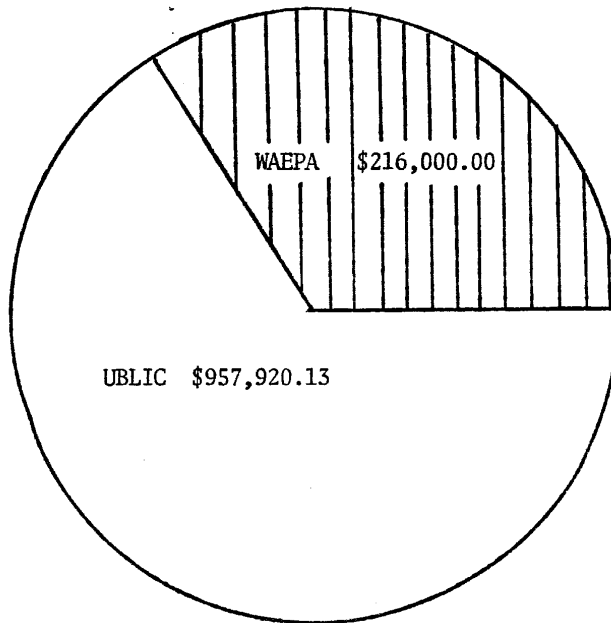
*Paid Health Insurance Benefits increased by \$2,714,461.75 over 1982. The number of health insurance claims processed increased 7,882.

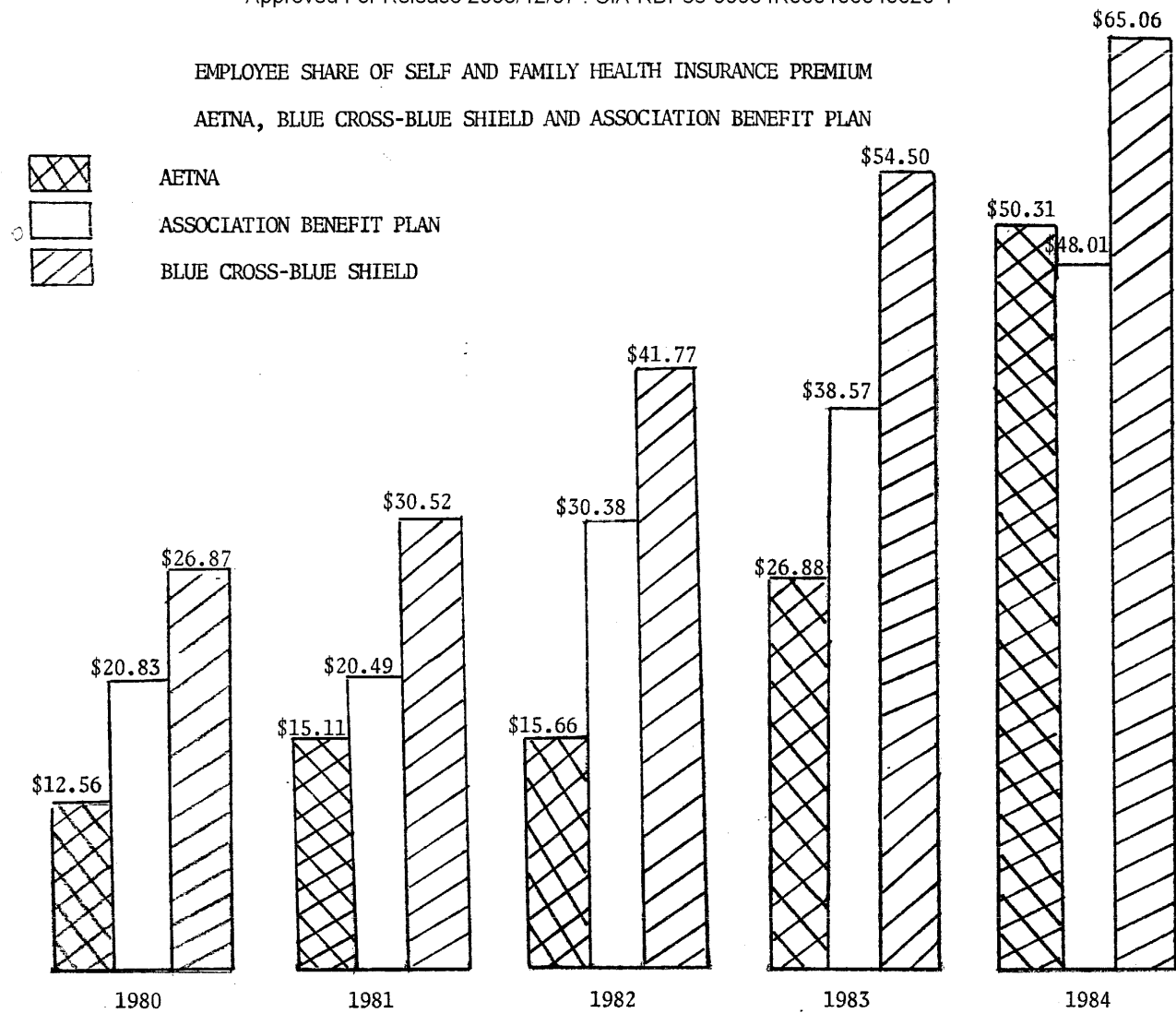
*There were retirees participating in the Association Benefit Plan during 1983. Retiree claim benefits accounted for \$10,735,422.42 of the 1983 benefits totaling \$23,907,341.74

STAT

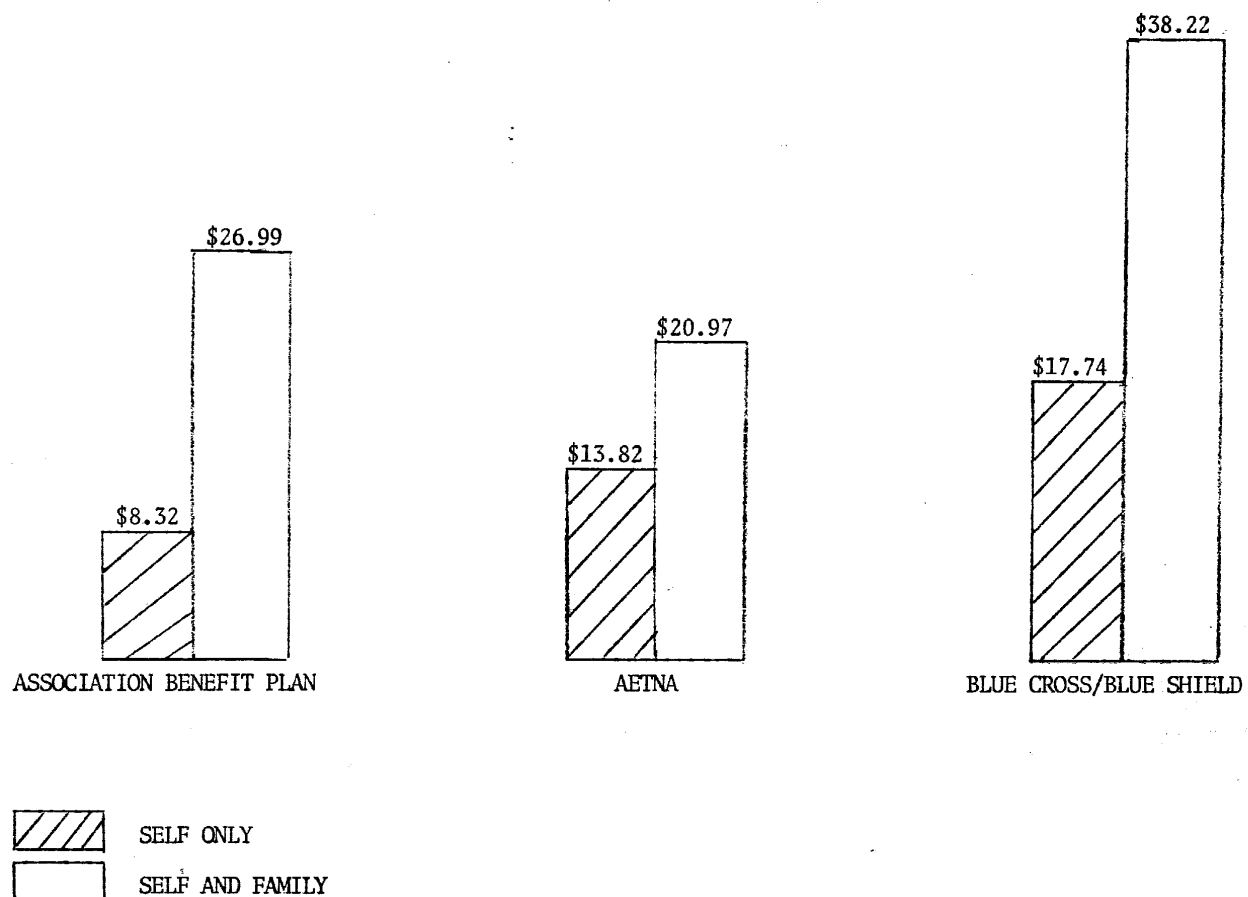
LIFE INSURANCE BENEFITS PAID IN 1983

\$1,173,920.13





AVERAGE EMPLOYEE SHARE OF HEALTH INSURANCE PREMIUM
FOR SELF ONLY AND SELF AND FAMILY COVERAGE
1978-1984



HOW PLAN BENEFITS CHANGED IN JANUARY 1984

BASIC BENEFITS

*Policyholder must now pay \$200 per confinement for all inpatient hospitalizations.

*The Plan now pays hospitalization for mental and nervous disorders at 100% of covered charges, after policyholder pays first \$200 per confinement, for up to 60 days and 80% of covered charges thereafter.

*Hospital expenses for outpatient services other than for surgery or treatment rendered within 72 hours for accidental injury are now payable under Major Medical Benefits.

*The Plan now pays inpatient surgery and related assisting surgeon/anesthesia charges at 80% of reasonable and customary charges and outpatient surgery and related assisting surgeon/anesthesia charges at 100% of reasonable and customary charges.

Approved For Release 2006/12/07 : CIA-RDP86-00964R000100040020-1

HOW PLAN BENEFITS CHANGED IN JANUARY 1984

MAJOR MEDICAL

*The Plan's mental and nervous outpatient benefit has been changed to 50% of reasonable and customary charges and outpatient doctor visits are limited to 50 visits per family member per calendar year.

Approved For Release 2006/12/07 : CIA-RDP86-00964R000100040020-1

HEALTH INSURANCE
ASSOCIATION PLAN ACTIVITY
YESTERDAY AND TODAY

	<u>Year Ending</u> <u>30 June 1957</u>	<u>Year Ending</u> <u>30 December 1983</u>
Policies in Force		
Claims Paid	\$480,962.00	\$23,907,341.74
Number of Claims Paid	5,856	86,349
Average Claim	\$ 82.13	\$ 276.87

STAT

UBLIC RETIREE COVERAGE

31 December 1983

\$36,077,731.14 of Life Insurance Continued After Retirement

<input type="checkbox"/> Retirees Under Age 60 With Coverage Totaling	\$30,830,500.00	STAT
<input type="checkbox"/> Retirees Age 60 to 70 With Free Coverage Totaling	\$ 4,739,545.79	STAT
<input type="checkbox"/> Retirees Age 70 or Older With Free Coverage Totaling	\$ 507,685.35	STAT

LIFE INSURANCE

Comparison with 31 December 1983 Figures

UBLIC - Policies increased by 46	Insurance coverage decreased by \$5,808,479
WAEPA - Policies increased by 0	Insurance coverage increased by \$3,500,500

Under the UBLIC Life Insurance Plan, since June 1966, GEHA has paid 380 claims totaling \$4,813,018.13

Approved For Release 2006/12/07 : CIA-RDP86-00964R000100040020-1

Comparison With 1982 Benefits

UBLIC Benefits UP +\$400,594.42

WAEPA Benefits UP +\$ 98,904.66

FAP - \$60,000.00 paid in 1983

SUMMARY OF INSURANCE ACTIVITY

1 January through 31 December 1983

Premiums Paid to Underwriters

Association Benefit Plan	26,854,116.00
Contract Health Insurance	158,654.65
UBLIC	691,144.68
Dependent Premiums	40,409.71
WAEPA	229,757.71
Income Replacement	31,810.77
Flight and Accident Plan	27,865.45
Specified Dread Diseases	2,485.98
Air Flight	4,418.00
Military Air Flight	230.00
	<u>28,040,892.95</u>

Claims Paid by Underwriters

Association Benefit Plan (Employees)	\$13,171,919.32
Claims Paid by Underwriter (Retirees)	10,735,422.42
Contract Health Insurance	73,557.49
UBLIC	957,920.13
WAEPA	216,000.00
Income Replacement	0
Flight and Accident Plan	60,000.00
Specified Dread Diseases	235.00
Air Flight	0
Military Air Flight	0
	<u>\$25,215,054.36</u>

UBLIC Death ClaimsEmployees

1 @ \$15,000.00; 1 @ \$25,000.00; 6 @ \$36,000.00;
 4 @ \$50,000.00; 1 @ \$86,000.00

Dependents

2 @ \$1,500.00; 1 @ \$2,250.00; 4 @ \$3,000.00; 2 @ \$3,500.00

Retirees

1 @ \$358.34; 1 @ \$973.96; 3 @ \$1,250.00; 1 @ \$1,368.06;
 1 @ \$1,396.11; 1 @ \$1,915.28; 1 @ \$2,070.84; 1 @ \$2,141.67;
 1 @ \$2,158.33; 1 @ \$2,400.00; 2 @ \$2,500.00; 1 @ \$2,830.59;
 1 @ \$3,150.00; 1 @ \$3,416.67; 1 @ \$4,361.11; 1 @ \$4,420.83;
 1 @ \$4,513.89; 1 @ \$4,644.45; 1 @ \$4,800.00; 9 @ \$5,000.00;
 1 @ \$25,000.00; 7 @ \$36,000.00; 1 @ \$50,000

WAEPA Death Claims

Employees

1 @ \$10,000.00; 1 @ \$35,000.00; 1 @ \$46,000.00; 1 @ \$50,000.00;
1 @ \$71,000.00

Dependents

1 @ \$4,000.00

Retirees

0

Total New Applications Received

*Association Benefit Plan
*Contract Health Insurance
 UBLIC
 WAEPA
 Income Replacement
 Flight and Accident Plan
 Specified Dread Diseases
 Air Flight
 Military Air Flight

*By pay period not calendar year

Total Active Accounts

Association Benefit Plan (Employees
 Retirees
 Contract Health Insurance
 UBLIC
 WAEPA
 Income Replacement
 Flight and Accident Plan
 Specified Dread Diseases
 Air Flight
 Military Air Flight

Amount of Insurance In Force

*UBLIC	\$176,945,731.14
WAEPA	92,378,500.00
	<u>\$269,324,231.14</u>

retirees with \$36,077,731.14 coverage

ABP Contingency Reserve

\$1,639,157.00 estimated as of December 31, 1983.

STAT

STAT